AMENDED AND RESTATED

ARTICLES OF INCORPORATION

OF

PALM GROVE ASSOCIATION, INC.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, by these Articles, certify that the initial Articles created on April 7, 1992, are hereby Amended and Restated, and the following Articles of Incorporation are adopted effective November 1, 2002. PALM GROVE ASSOCIATION, INC, (The Association) is a Not For Profit Corporation in accordance with Florida Statutes Chapter 617.

ARTICLE I: NAME

The name of the Corporation is PALM GROVE ASSOCIATION, INC. (The Association).

ARTICLE II: PRINCIPAL OFFICE

The principal place of business and the mailing address is 5951 Travelers Way, Fort Pierce, Florida 34982.

ARTICLE III: PURPOSE

The purpose of The Association is to provide an entity for:

(a) The administration, maintenance, repair and replacement of the real property described in Exhibit "A" attached hereto, hereinafter called the "Subdivision", and any additions thereto, pursuant to the provisions of that certain Declaration of Restrictions affecting the property described on Exhibit A, hereinafter called the "Declaration",

(b) The operation and maintenance of the Common Areas described in Exhibit "B" attached hereto.

(c) Establishment of an "Over 55 community" qualifying as "Housing for older persons" in accordance with federal law and Florida law in compliance with the Federal Fair Housing Act as amended by the Housing for Older Persons Act of 1995, Department of Housing and Urban Development Rules, as amended from time to time.

Every homeowner property unit transferred to new membership after November 1, 2002 shall be occupied by at least one person age 55 or older. All residents must be 35 years of age or older except as permitted by the By-Laws for medical, handicapped, or disability reasons.

(d) The enforcement of the provisions of these Articles, the Declaration, the By-Laws, the Rules and Regulations, and the Architectural Control Rules, as amended from time to time, all of which shall be the governing documents of The Association.

ARTICLE IV: CORPORATE POWERS

The Association shall have all the powers of a Homeowners' Association permitted by Florida Statute Chapter 720 as amended from time to time, and applicable parts of Florida Statute Chapter 617, Corporation, Not-for-profit, as amended from time to time.

1. The powers and duties of The Association which shall be carried out through its Board of Directors, except where a vote of the membership is specifically required, shall include and be governed by the following provisions:

1.(a) Collect assessments against members, as owners, to defray the costs, expenses, and losses of The Association.

1.(b) Use the proceeds of assessments in the exercise of its powers and duties.

1.(c) Maintain, repair, administer, and replace the Common Area as described in the Declaration.

1.(d) Purchase insurance for those portions of the Common Area under its ownership and administration, and insurance for the protection of The Association, its officers and directors, and its members as owners.

1.(e) Reconstruct and /or replace improvements to the Common Area, including but not limited to, facilities, structures, landscaping, streets, and infrastructure owned by The Association as may be required by deterioration, casualty, or law.

1.(f) Make and amend reasonable Rules and Regulations, and Architectural Control Rules, for the use of the Common Area, and other property in the Subdivision.

1.(g) Contract for the management of the Common Area, and the Subdivision and to delegate to that contractor those powers and duties specified in a written contract. Any such contract shall be cancellable with or without cause by either party upon giving thirty (30) days notice, regardless of the term of the contract.

1.(h) Employ personnel to perform services required for proper administration of The Association, and maintenance of the Common Area, and other property in the Subdivision under administration of The Association. Such employment is not mandatory.

1.(i) Enforce by legal means the provisions of these Articles, the Declaration, the By-Laws, the Rules and Regulations, and the Architectural Control Rules, all of which shall be the governing documents for The Association.

1.(j) Sue and be sued. Legal disputes involving only The Association and a member, or members, of The Association shall be submitted to mandatory non-binding mediation prior to the ability to file any lawsuit.

1.(k) Levy, collect, and lien subject to foreclosure, fines and late charges for member violations of any of the governing documents and suspend members rights for failure to pay assessments or other charges when due, as permitted by Florida Statute 720.305, as amended from time to time. (See Exhibit C for reference.)

1.(l) Make no distribution of funds to its members, directors, or officers except reimbursement for expenses directly related to specific budget items.

1.(m) Hold in trust for the members all funds and the titles of all properties acquired by The Association.

1.(n) Establish a. committee to meet with prospective buyers of properties in The Association to insure that such buyers are informed of the contents of the documents listed in 1(i) above, and with the contents of the documents of the Grove Community Association .

This committee shall have the authority to require a signed acknowledgment by the buyer of having attended such a meeting, or meetings, and that the buyer will abide by the provisions of the documents listed in 1.(i) above, and the documents of the Grove Community Association. The form and content of this acknowledgment shall have the written approvals of The Association's attorney and the Board of Directors. This acknowledgment shall include a statement to the effect that failure to sign shall not relieve the purchaser of responsibility to abide by the provisions of these documents.

2. The powers and duties of The Association shall be subject to and shall be exercised in accordance with these Articles, the Declaration, the By-Laws, the Rules and Regulations, and the Architectural Control Rules.

3. Any conflict in the governing documents shall be resolved in the following order of superior authority:

(a) Declaration (highest authority)
(b) Articles of Incorporation
(c) By-Laws
(d) Rules and Regulations
(e) Architectural Control Rules (lowest authority)

ARTICLE V: MEMBERSHIP

All owners of individual parcels of the community, and no other persons or entities, shall be members of The Association, with each parcel having only one vote regardless of the number of owners of a single parcel. Ownership of each parcel shall be as stated in the Public Records of St. Lucie County Tax Assessor. Ownership shall be only by individual persons or by trusts established solely for estate planning purposes in the name, or names of individual persons.

The Association is organized on a non-stock basis. A single certification of membership shall be recorded for each parcel, regardless of the number of owners, each of whom shall be listed on the certification.

ARTICLE VI: BOARD OF DIRECTORS

The term of each Director shall be one year, with each Director having the right to run for re-election an unlimited number of times. The number of persons constituting the Board of Directors is seven (7). Directors shall be elected by plurality of votes cast by eligible voters at a meeting when thirty (30) percent or more of the voting interests of The Association is present in person or by proxy. All Directors shall be members of The Association as specified in Article V.

Nominations for the Board of Directors shall be by individuals desiring to serve. Nominating Committees shall not be used. Nominees' campaign printed matter shall be limited to the content, size, distribution, and posting specifications set forth in the By Laws. Outside displays of any kind shall be prohibited.

Nominations shall be presented to the Board of Directors not later than thirty (30) calendar days before the election.

In the event that seven candidates for the Board of Directors cannot be nominated because not enough members are willing to serve, a lesser number of five (5) or three (3) shall be elected. The Board of Directors shall elect the officers of The Association.

ARTICLE VII: QUORUM

1. A quorum for a meeting of the membership where decisions are to be made shall be thirty (30) percent or more of the total voting interests of the Association, in person or by proxy.

2. A quorum for meetings of the Board of Directors shall be a majority of the Directors present in person, or by telephone, or by electronic means where complete two way verbal communication is available to all persons attending the meeting.

ARTICLE VIII: PERPETUAL EXISTENCE

The Association shall have perpetual existence.

ARTICLE IX: AMENDMENTS

1. Amendments to these Articles, the Declaration, the By-Laws, the Rules and Regulations, and the Architectural Control Rules, must be approved by a majority vote of:

(a) The Board of Directors
and
(b) The total membership entitled to vote, in person or by proxy. The Board of Directors need not vote at the same time as the membership.

2. Amendments may be proposed by the Board of Directors or by a majority vote of the membership at a meeting when thirty (30) percent or more of the total voting interests are present in person or by proxy.

ARTICLE X: PROXIES

Proxies shall be in accordance with Florida Statue 720.306(6), as amended from time to time. (See Exhibit C for reference.)

ARTICLE XI: MANAGEMENT OF THE ASSOCIATION

The affairs of The Association shall be managed by the Board of Directors. The Board of Directors shall elect the officers of The Association from the members of the Board of Directors, all of whom shall be members of The Association

The officers shall be President, Vice President, Treasurer, and Secretary. The President and Vice President shall not hold another office in The Association. One person may hold the offices of Treasurer and Secretary.

The Board of Directors shall utilize a bonded, properly insured, licensed Community Association Manager (CAM) to assist in the administration and management of The Association. In the event CAM licensing is discontinued, the manager shall have comparable experience and qualifications for the last licensing requirements for CAM.

Before entering into any contract with a supplier to The Association, and for any services that by law require performance by a properly licensed and insured professional or contractor, the Board of Directors shall determine that the service provider is properly licensed and insured and shall have the contract reviewed by The Association's Registered Agent identified in Article XV, or if the Registered Agent is unavailable, by an alternate attorney in the Registered Agent's law firm.

The Board of Directors shall use the services of a Certified Public Accountant (CPA) for the following financial matters.

1. Perform an annual audit and prepare the Annual Financial Statement to The Association's members in accordance with Generally Accepted Auditing Principals (GAAP).

2. Assist in budget preparation, and establishing operating and reserve accounts.

3. Prepare all Federal and State tax returns in cooperation with the community association manager referred to above.

4. Assist in establishing internal financial controls and fraud prevention practices.

5. Provide other professional services as deemed prudent by the Board of Directors.

ARTICLE XII: COMPENSATION AND INDEMNIFICATION

Officers, Board members, and committee members shall serve without compensation other than for expenses that relate to specific budget items, and are approved by the Board of Directors.

Every director and every officer of The Association shall be indemnified by The Association against all expenses and liabilities, including counsel fees reasonably incurred by or imposed upon him or her in connection with any proceedings to which he or she may be a party, or in which he or she may become involved by reason of his or her being or having been a director or officer of The Association, whether or not he or she is a director or officer at the time

such expenses are incurred, except in such cases wherein the director or officer is adjudged guilty of willful misfeasance or malfeasance in the performance of his or her duties. The foregoing right of indemnification shall be in addition to and not exclusive of all other rights to which such director or officer may be entitled.

ARTICLE XIII: CONDUCT OF MEETINGS

Roberts Rules of Order shall not govern the conduct of meetings of the membership, or meetings of the Board of Directors. The sequence of meeting subjects shall be at the discretion of the Officer or Director conducting the meeting, and shall include the subjects set forth in the By Laws. All meetings shall be conducted by the President, or in the President's absence, by the Vice president, or in the absence of both the President and Vice President, any other officer or Director appointed by the Board of Directors.

ARTICLE XIV: DISASTER PROVISION

In the event of a disaster resulting in the loss or unavailability of less than three Directors, a special meeting of the available membership shall be held to elect a pro tempore Board to serve the remaining term of the current Board. The pro tempore Board shall have all the powers of the current Board. The pro tempore Board shall include all available members of the current Board plus the required number of replacement Directors to create a three member pro tempore Board.

If it is not possible to elect a pro tempore Board of three members, then the maximum possible lesser number of Directors shall constitute the Board. Should at least three members of the prior Board become available within the term of their office, the pro tempore Board shall be immediately dissolved in favor of the prior Board members.

ARTICLE XV: REGISTERED AGENT

The registered agent of The Association is Attorney Jane L. Cornett, Esquire, 401 East Osceola Street, Stuart, Florida 34994

ARTICLE XVI: EXECUTION OF ARTICLES

These Amended and Restated Articles of Incorporation were approved by a majority of the Board of Directors on November 1, 2002, and by a majority of the membership at a meeting held November 1, 2002.

The undersigned officers and Directors of The Association have executed these Amended and Restated Articles of Incorporation this 1st day of November, 2002.

Paul Bongo, Pres., Dir.

Richard Beck, Vice Pres., Dir.

Joan Beck, Secretary, Dir.

Leonard Gliatta, Treas., Dir.

Doris Foote, Dir.

Joseph Constantine, Dir.

James Best, Dir.

End of Articles of Incorporation

ARTICLES OF INCORPORATION – NOVEMBER 1, 2002

EXHIBIT A

All of Palm Grove, according to the plat thereof, as recorded in Plat Book 31, at Pages 4, 4a, 4b, 4c and 4d of the Public Records of St. Lucie County, Florida.

ARTICLES OF INCORPORATION – NOVEMBER 1, 2002

EXHIBIT B

COMMON AREAS

1. Private streets and roadways as reflected on the Plat of the Subdivision.

2. Clubhouse/Recreation area (Tract C on Plat).

3. Irrigation systems which service the subdivision.

4. Lighting which services areas for the beautification and illumination of the subdivision, except for lighting within the street lighting taxing district.

5. Those areas and parcels designated as owned by the Association in the Plat of the Subdivision.

6. Such other property as is owned and/or maintained by the Association.

BY-LAWS

OF

PALM GROVE ASSOCIATION, INC.

Amended and Restated October 28, 2003

1. IDENTITY AND PURPOSE

1.(A) These are the By-Laws of PALM GROVE ASSOCIATION, INC., Amended and Restated October 28, 2003, a corporation not for profit under the laws of the State of Florida, the Declaration, and the Articles of Incorporation Amended and Restated November 1, 2002, of which are filed in the office of the Secretary of State, and in the office of the St. Lucie County Clerk.

1.(B) PALM GROVE ASSOCIATION, INC. hereinafter called "The Association", has been organized to provide an entity for the purpose stated in Article III of the Articles of Incorporation Amended and Restated November 1, 2002.

1.(C) All present or future owners or tenants, or their employees, or any other person that might use the Subdivision or any of the facilities thereof in any manner, are subject to the regulations set forth in these By-Laws, the Declaration of Restrictions, the Articles of Incorporation Amended and Restated November 1, 2002, the Rules and Regulations, and the Architectural Control Rules.

1.(D) The office of The Association shall be at 5951 Travelers Way, Ft. Pierce, Florida 34982.

1.(E) The fiscal year of The Association shall be November 1 through October 31.

1.(F) The seal of The Association shall bear the name of "PALM GROVE ASSOCIATION, INC.; the word "Florida"; the words "Corporation Not for Profit", and the year "1992" (the year of incorporation).

2. MEMBERSHIP, VOTING, QUORUM, PROXIES

2.(A) Membership and voting rights shall be as set forth in the Articles of Incorporation Amended and Restated November 1, 2002, Article V.

2.(B) Meeting quorum requirements shall be as set forth in the Articles of Incorporation Amended and Restated November 1, 2002, Article VII.

2.(C) Proxies shall be in accordance with the Articles of Incorporation Amended and Restated November 1, 2002, Article X.

RECORD & RETURN TO:
Cornett, Googe & Associates, P.A.
P.O. Box 66
Stuart, FL 34995

JOANNE HOLMAN, CLERK OF THE CIRCUIT COURT - SAINT LUCIE COUNTY
File Number: 2300915 OR BOOK 1836 PAGE 2980
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2.(D) Votes at a meeting may be cast in person or by proxy. Proxies shall be valid for the length of time or meeting(s) set forth in the proxy or document granting the proxy and must be filed with the Secretary not later than 7 (seven) days before the date of the meeting(s) stated on the proxy. Votes may be cast by mailed ballot or proxy on any matter as designated by, and in accordance with, procedure established by the Board of Directors.

2.(E) A vote of approval or disapproval of a member upon any matter, whether or not the subject of a meeting of The Association shall be by the same person who would cast the vote of such owner if in a meeting of The Association.

2.(F) The affirmative vote of a majority of the Board of Directors and of a majority of the entire membership at any membership meeting at which a quorum is present shall be binding on all members.

3. ANNUAL, SPECIAL, AND OTHER MEMBERSHIP MEETINGS

All membership meetings shall be held at the office of The Association unless the building has become unusable because of pollution, physical damage or emergency-related occupancy. In this event, the Board of Directors shall designate the times, dates and locations of meetings for the duration of these conditions.

3.(A) ANNUAL MEETINGS

The Board of Directors shall schedule an Annual Meeting at a time, date, and place between October 21 and November 1 inclusive of each calendar year for the purpose of presenting the budget, presenting the Board of Directors for the following year, and for any other matters deemed appropriate by the Board of Directors.

3.(B) SPECIAL MEETINGS

Special Meetings shall be held whenever called by the President, or Vice President in the absence of the President, or by a majority of the Board of Directors, and must be called within 90 (ninety) days from receipt of a written request from at least 25 (twenty five) percent of the entire membership. Requests for, and notices for, Special Meetings shall include a description of the purpose or purposes for which the meeting is called.

3.(C) OTHER MEETINGS

Other Meetings shall be held as deemed appropriate by the President, or Vice President in the absence of the President, or by a majority of the Board of Directors for the purpose of providing information to the membership, including but not limited to updates on significant projects in progress or being considered.

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An Other Meeting shall be held approximately 30 (thirty) days prior to The Annual Meeting to allow nominees to the Board of Directors an opportunity to address the membership. Nominees wishing to speak at this meeting must have presented their nominations to the Board of Directors in accordance with Article VI, third paragraph of the Articles of Incorporation Amended and Restated November 1, 2002.

3.(D) NOTICE OF ALL MEMBERSHIP MEETINGS.

Notice of all membership meetings shall be posted in a conspicuous place in the clubhouse of The Association not less than 14 (fourteen) days nor more than 60 (sixty) days prior to the meeting. Additional notices may be given by whatever means are deemed appropriate by the Board of Directors but such additional notices are not mandatory, except that notice of the Annual Meeting shall be mailed to each member not less than 30 (thirty) days nor more than 60 (sixty) days prior to the meeting.

3.(E) ANNUAL MEETINGS ORDER OF BUSINESS

The business of Annual Meetings shall include, but not necessarily be limited to, nor necessarily introduced in the following order:

(1) Pledge of Allegiance

(2) Opening remarks of the chairperson including a summary of the agenda items and introduction of persons at the head table.

(3) Reading of minutes of the previous Annual Meeting, and a list of the dates of Special Meetings and Other Meetings held since the last Annual Meeting. Minutes of Special Meetings and Other Meetings shall not be read, but shall be available for inspection at the office.

(4) Reports of officers and committees

(5) Presentation of Budget

(6) Unfinished Business

(7) Election of Board of Directors in accordance with section 4(A) herein.

(8) New Business

(9) Adjournment

3.(F) SPECIAL MEETINGS AND OTHER MEETINGS ORDER OF BUSINESS

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Special Meetings and Other Meetings shall include the following:

(1) Pledge of Allegiance

(2) Opening remarks of the chairperson including the purpose of the meeting.

(3) Reading of previous Special or Other Meeting only if pertinent to the present meeting.

(4) Business of the meeting only as related to the purpose for which the meeting was called

(5) Adjournment

3.(G) ADJOURNMENT OF MEMBERSHIP MEETINGS

Adjournment of all membership meetings shall be in accordance with Florida Statute 720.306(5) as amended from time to time. (See Appendix C to The Articles of Incorporation Amended and Restated November 1, 2002 for reference.)

4. BOARD OF DIRECTORS

The organization of the Board of Directors, term of office, Association membership requirement for Board Members and officers, nomination requirements for Board Members, election of Directors by plurality of votes, and election of officers shall be in accordance with Article VI of the Articles of Incorporation Amended and Restated November 1, 2002. To be eligible for election to the Board of Directors, a member must occupy his residence not less than 260 (two hundred sixty) days (8 1/2 months) in each calendar year.

4.(A) ELECTION PROCEDURE

Election procedure for the Board of Directors shall be as follows:

(1) If there are more than seven nominees, or a total of six, or a total of four, ballots shall be prepared for the election of exactly seven, or five, or three respectively.

(2) If there are exactly seven, or five, or three nominees, ballots will not be required and the Secretary, or other Director if the Secretary is not available, shall cast one vote for each nominee to formalize the election.

(3) If ballots are required, voting may be conducted by mail or hand delivery. The Board of Directors shall be responsible for preparation of the ballots and distribution of the

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ballots to each voter by mail. Ballots shall include the name of each nominee.

The Board of Directors shall establish procedures to insure the secrecy of all votes and insure that no voting interest casts more than one vote for each nominee.

Prior to the meeting, the Board of Directors shall appoint an Election Committee of not less than three nor more than five persons to validate all ballots received by mail or hand delivery prior to the meeting at a time and date to be determined by the Board of Directors.

(4) After voting is completed, the votes shall be counted by three volunteer members under the supervision of the Community Association Manager or his/her representative.

(5) The President or his/her representative shall secure the ballots, announce the results to the membership and deliver the ballots to The Association Secretary for safekeeping.

(6) A tie vote shall be resolved by coin toss, under the supervision of the Community Association Manager or his/her representative.

4.(B) VACANCIES IN THE BOARD OF DIRECTORS

Vacancies in the Board of Directors shall be filled until the date of the next Annual Meeting by the remaining Directors, the successor Director to fill the vacated Directorship for the unexpired term thereof. If no successor Director can be appointed for lack of a person willing to serve, the remaining Board shall continue to serve the remainder of their terms.

4.(C) DIRECTORS MEETINGS

(1) The organization meeting of a newly elected Board of Directors shall be held within fourteen (14) days of their election, at such time, date, and place fixed by the Directors. The officers of The Association shall be elected by the Directors as stated in the Articles of Incorporation Amended and Restated November 1, 2002, Article VI.

(2) Regular meetings of the Board of Directors may be held at such time, date, and place as determined from time to time by a majority of the Directors. Notice of regular meetings shall be given to each Director personally or by mail, telephone, telegram or electronic means at least two (2) days prior to the day named for such meeting, unless notice is waived.

(3) Emergency meetings of the Board of Directors may be called by the President, or Vice President in the absence of the President, or by any Director with the consent of a majority of the Board members. Notice of the date, time, and place of such meeting shall be as consented to by not less than a majority of the Board. It is the intent of this provision to permit the earliest possible action on emergency or other urgent matters.

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(4) Directors who are present may adjourn a meeting from time to time until a quorum is present. At any adjourned meeting, any business which might have been transacted at the meeting as originally called may be transacted without further notice.

(5) The presiding officer for Directors Meetings shall be the President, or the Vice President in the absence of the President, or in the absence of both the President and Vice President, the Directors present shall designate one of their number to preside.

(6) Notices to members of all Board meetings shall be posted in a conspicuous place in The Association clubhouse at least 48 hours in advance of a meeting, except for emergency meetings.

4.(D) DIRECTORS' POWERS AND DUTIES

(1) All the powers and duties of The Association shall be exercised by the Board of Directors, including those existing under Common Law, Florida statutes as amended from time to time, and the governing documents of The Association established in the Articles of Incorporation Amended and Restated November 1, 2002, Articles IV and XI.

(2) No Director shall participate in the selection of any supplier if said Director can derive any personal benefit from such contracts that is not available to all of The Association members.

(3) Any one or more of the members of the Board of Directors of The Association may be removed either with or without cause, at any time by a majority vote of the members entitled to cast at least 50% (fifty percent)
of the votes of the entire membership at any Special Meeting called for such purpose.

(4) The Board of Directors, as they deem necessary, shall promulgate Administrative Rules, Regulations, and Procedures for matters not included in the governing documents established by Article III, paragraph (d) of the Articles of Incorporation Amended and Restated, November 1, 2002, as said documents are amended from time to time. Said Administrative Rules, Regulations, and Procedures shall be approved by a majority vote of the Board members and shall be binding on all persons mentioned in paragraph 1.(C) of these By-Laws.

(5) The Board of Directors, as they deem appropriate, may approve occupancy of a Living Unit by a person under age 35 for medical, handicap, or disability reasons, provided at least one person age 55 or older is a resident of the same Living Unit.

Before considering the granting of such approval, the Board shall require the person requesting the approval to submit to the Board a signed written statement, detailing the basis for the approval together with a written certification from a qualified licensed professional stating the medical, handicap, or disability condition of the person to whom the approval is to be granted.

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4.(E) BOARD NOMINEE'S CAMPAIGN MATTER

Election campaign printed matter shall be limited as follows:

(a) Outside displays of any kind are prohibited.

(b) Only one piece of printed matter not exceeding 8 1/2 inches by 11 inches may be posted in The Association clubhouse. This printed matter shall be limited to black and white printing on white paper and may contain a photograph of the nominee as part of the printing. The location of posting shall only be as designated by the Board of Directors.

(c) No posting earlier than 60 days prior to the election.

(d) Content of printed matter shall be limited to the nominee's personal data, experience, qualifications, reasons for wanting to serve, and goals for Palm Grove. Personal attacks on other nominees or Board members are prohibited.

5. OFFICERS

5.(A) The President shall be the chief executive officer of The Association. He or she shall have all of the powers and duties which are usually vested in the office of President of an Association, including but not limited to the power to appoint committees from among the members from time to time, as he or she may in his or her discretion determine appropriate, to assist in the conduct of the affairs of The Association.

5.(B) The Vice President shall, in the absence or disability of the President, exercise the powers and perform the duties of the President. He or she shall also generally assist the President and exercise such other powers and perform such other duties as shall be prescribed by the Directors.

5.(C) The Secretary and/or an administrative assistant shall keep the minutes of all proceedings of the Directors and the members. He or she shall attend to the giving and serving of all notices to the members and Directors, and such other notices required by law. He or she shall have custody of the seal of The Association and affix the same to instruments requiring a seal when duly signed. He or she shall keep the records of The Association, except those of the Treasurer, and shall perform all other duties incident to the office of Secretary of an Association, and as may be required by the Directors or the President. The Secretary may appoint a Recording Secretary for the actual taking of the minutes.

5.(D) The Treasurer shall have custody of all of the property of The Association, including funds, securities and evidences of indebtedness. He or she shall keep the assessment rolls

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and accounts of the members; he or she shall keep the books of The Association in accordance with good accounting practices; and he or she shall perform all other duties incident to the office of Treasurer. The actual recording of financial transactions may be performed by the Community Association Manager or by the management company.

5.(E) The compensation of employees of The Association shall be fixed by the Directors. The Board of Directors shall not hire a Director or officer or member of The Association as an employee of The Association, nor contract with a Director or officer or member of The Association for the management of The Association.

5.(F) All officers shall serve at the pleasure of the Board of Directors and any officer may be removed from office at any time, with or without cause, by a majority vote of the Board of Directors. The Board of Directors shall immediately elect a replacement for any officer removed from office or unable to serve.

6. INDEMNIFICATION OF DIRECTORS AND OFFICERS

To be as stated in the Articles of Incorporation Amended and Restated November 1, 2002 Article XII.

7. FISCAL MANAGEMENT

The provisions for fiscal management of The Association set forth in the Declaration and the Articles of Incorporation Amended and Restated November 1, 2002 shall be supplemented by the following provisions:

7.(A) The assessment roll shall be maintained in a set of accounting books in which there shall be an account for each lot. Such an account shall designate the name and address of the owner or owners, the amount of each assessment against the owners, the dates and amounts in which assessments come due, the amounts paid on the account and the balance due on assessments.

7.(B) The Board of Directors shall adopt a budget for each fiscal year which shall contain estimates of the cost of performing the functions of The Association, including but not limited to the following: common expense budget, which shall include, without limiting the generality of the foregoing, the estimated amounts necessary for the maintenance and operation of the common areas, landscaping, streets, office expense, management, utility services, casualty insurance, liability insurance, administration, reserves (for repairs and replacement); and costs of maintaining

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directly or indirectly, leaseholds, membership and other possessory use or fee ownership interests in lands or facilities to provide enjoyment, recreation, or other use or benefit to owners of Lots.

7.(C) The Board of Directors shall approve assessments against each member. Copies of the approved budget and assessments shall be available to each member 30 (thirty) days before the Annual Meeting of the year for which the budget is made. If the budget is subsequently amended before the assessments are made, a copy of the amended budget shall be furnished to each member. Delivery of a copy of any budget or amended budget to each member shall not affect the liability of any member for any such assessment, nor shall delivery of a copy of such budget or amended budget be considered as a condition precedent to the effectiveness of said budget and assessments levied pursuant thereto, and nothing herein contained shall be construed as restricting the right of the Board of Directors to, at any time in their sole discretion, levy any additional assessment in the event that the budget originally adopted shall appear to be insufficient to pay costs and expenses of operation and management, or in the event of emergencies, or order of law.

7.(D) The depository of The Association shall be such bank or banks as shall be designated from time to time by the Directors and in which the monies of The Association shall be deposited. Withdrawal of monies from such accounts shall be only by checks signed by two Directors.

8. AMENDMENTS TO BY-LAWS

8.(A) Amendments to these By-Laws shall be proposed and adopted in accordance with Article IX of the Articles of Incorporation Amended and Restated November 1, 2002.

8.(B) Upon any amendment or amendments to these By-Laws being proposed by said Board of Directors or at least 25 (twenty five) percent of the entire membership, such proposed amendment or amendments shall be transmitted in writing to the President of The Association or other officer of The Association in the absence of the President, who shall thereupon call a Special joint meeting of the Board of Directors of The Association and the membership for a date not sooner than ten (10) days or later than ninety (90) days from receipt by such officer of the proposed amendment or amendments, and it shall be the duty of the Secretary to give written or printed notice of such meeting in the same form and in the same manner as notice of the Annual Meeting of the members as required by Article 3.(D) herein. The proposed amendment shall be included in the notice.

8.(C) All amendments to these By-Laws shall be transcribed, certified by the President and Secretary of The Association, and recorded with the St. Lucie County Clerk's office.

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These Amended and Restated Bylaws were approved by a majority of the Board of Directors on September 17, 2003 and by a majority of the entire membership at a meeting held on October 28, 2003.

Witnesses:

Printed Name #1: Nancy T. Hodde

Printed Name #2: Kelly M. Dunn

Printed Name #1: Nancy T. Hodde

Printed Name #2: Kelly M. Dunn

Palm Grove Association, Inc.

By: _____
Paul Bongo, President

By: Joan Beck
Joan Beck, Secretary

CORPORATE SEAL:

PALM GROVE ASSOCIATION, INC. 1992

STATE OF FLORIDA
COUNTY OF Martin

The foregoing instrument was acknowledged before me on 10/29, 2003, by Paul Bongo as President of Palm Grove Association, Inc., [✓] who is personally known to notary **or** [ ] who has produced identification [Type of Identification: _____].

Notarial Seal

Notary Public
Printed Name: Nancy T. Hodde

STATE OF FLORIDA
COUNTY OF Martin

Nancy T. Hodde
MY COMMISSION # DD210788 EXPIRES
July 8, 2007
BONDED THRU TROY FAIN INSURANCE, INC.

The foregoing instrument was acknowledged before me on 10/29, 2003, by Joan Beck as Secretary of Palm Grove Association, Inc., [✓] who is personally known to notary **or** [ ] who has produced identification [Type of Identification: _____].

Notarial Seal

Notary Public
Printed Name: Nancy T. Hodde

RECORD & RETURN TO:
Cornett, Googe & Associates, P.A.
P.O. Box 66
Stuart, FL 34995

X

Nancy T. Hodde
MY COMMISSION # DD210788 EXPIRES
July 8, 2007
BONDED THRU TROY FAIN INSURANCE, INC.

OR BOOK 1836 PAGE 2989

JOSEPH E. SMITH, CLERK OF THE CIRCUIT COURT
SAINT LUCIE COUNTY
FILE # 3899677 11/20/2013 at 11:53 AM
OR BOOK 3580 PAGE 2124 - 2130 Doc Type: CTF
RECORDING: $61.00

CERTIFICATE OF REVISED ARCHITECTURAL CONTROL RULES

The Architectural Control Rules were recorded in Official Records of St. Lucie County, Florida at Official Records Book 1833, Page 2519, et. seq. The same Architectural Control Rules are hereby amended as adopted by at least a majority of the members, which vote was sufficient for approval, at the Members Meeting held on October 15, 2013.

1. The Revised Architectural Control Rules are attached hereto.

2. The Revised Architectural Control Rules of Palm Grove Association, Inc. were adopted by at least a majority of the members, which vote was sufficient for approval, at the Members Meeting held on October 15, 2013.

3. The adoption of the Revised Architectural Control Rules appears upon the minutes of said meeting and is unrevoked.

4. All provisions of the Revised Architectural Control Rules of Palm Grove Association, Inc. are herein confirmed and shall remain in full force and effect, except as specifically amended herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed in its name by its President, its Secretary and its corporate seal affixed this 7th day of November 2013.

WITNESSES AS TO PRESIDENT:

Printed Name: Barbara DeCNA

Printed Name: Thomas F McNally JR

PALM GROVE ASSOCIATION, INC.

By: John Zila, President

STATE OF FLORIDA
COUNTY OF St. Lucie

The foregoing instrument was acknowledge before me on Nov. 7, 2013, by John Zila, as President of Palm Grove Association, Inc. [✓] who is

personally known to me, **or** [✓] who has produced identification [Type of Identification: _____].

Notarial Seal

JUNE L. DEKKER
Commission # EE 023278
Expires October 22, 2014
Bonded Thru Troy Fain Insurance 800-385-7019

June L Dekker
Notary Public

WITNESSES AS TO SECRETARY:

Printed Name: Barbara Stevens

Printed Name: Thomas F. McNally Jr

PALM GROVE ASSOCIATION, INC.

By: Bruce A Olsen
Bruce A Olsen, Secretary

CORPORATE SEAL

STATE OF FLORIDA
COUNTY OF St Lucie

The foregoing instrument was acknowledge before me on 11/7, 2013, by Bruce Olsen, as Secretary of Palm Grove Association, Inc. [ ] who is personally known to me, **or** [✓] who has produced identification [Type of Identification: _____].

Notarial Seal

JUNE L. DEKKER
Commission # EE 023278
Expires October 22, 2014
Bonded Thru Troy Fain Insurance 800-385-7019

June L Dekker
Notary Public

Record and Return to:

ROSS EARLE & BONAN, P.A.
Post Office Box 2401
Stuart, FL 34995

REVISED **10-15-2013**

PALM GROVE ASSOCIATION, INC.
ARCHITECTURAL CONTROL RULES

Effective as of Association Membership Approval

1. **Painting**

Repainting of homes requires the use of the original pastel colors ***or colors from the Expanded Color Palate***. Color Charts are available in the Association Office. All trim and doors must remain white or the original color from builder.

2. **Driveways**

Driveways, painted or unpainted, must be maintained so as to make an attractive appearance from the street. Decorative driveway coatings/paintings must be approved by the Architectural Committee. Driveways may not be widened beyond their original size by the addition of cement, block, brick, or any solid substance. Barricading of the driveway is allowed only by installing white vinyl posts and white vinyl chain.

3. **Roofs**

Roofs must remain the same color and same type of shingles as installed by the builder. Homeowners are responsible to keep their roofs free of mildew to maintain the aesthetic appearance of the community.

4. **House Number**

House number must be attached to the house and be large enough and of such design so as to be readable from the street.

5. **Structural Changes**

No structural changes to the house or yard are to be made without the approval of the Architectural Committee, unless specifically stated herein. Action Request Forms may be obtained from the Association Office.

6. **Rear Patio Slab, etc.**

Rear patio slab added to existing patio porch, or lanai. This additional slab cannot extend more than ten (10) feet into the backyard and cannot be wider than the existing patio, porch, or lanai (and not more than 160 square feet). Should the added slab be placed over any sprinkler mains or electrical lines, telephone lines, etc., the contractor will, at homeowner's expense, remove, cut, destroy any portion of the slab necessary to make repairs for these services. Additionally, no walls may be built on this slab, nor portable storage bins, sheds or boxes of any size or shape.

REVISED **10-15-2013**

PALM GROVE ASSOCIATION, INC.
ARCHITECTURAL CONTROL RULES

7. **Planting/Plants**

No planting or plant removal is allowed on the common grounds without the permission of the Architectural Control Committee and the Board of Directors.

8. **Satellite Dishes and Antennas**

Satellite dishes must be no larger than 39" in diameter. Homeowner must seek the approval of the Architectural Control Committee in finding the most practical but also the most inconspicuous location for the dish. Exterior antennas are not permitted.

9. **Garbage/Trash**

Garbage and trash, including yard clippings, must not be placed at the curb until the night prior to pickup. Overnight garbage must be placed in a solid closed container. Palm fronds, trees branches, etc. may not exceed 6 feet in length.

10. **Personal Property**

All garbage cans, trash containers, bicycles and other personal property, with the exception of patio furniture and grills, shall be stored in an area not visible from the street.

11. **Signs**

No sign of any type may be displayed in the yard. One "For Sale" sign not larger than 12 inches by 18 inches is permitted on the inside of one window of the house.

12. **Hurricane**

Homeowners absent for a 10 day or longer period during the period of time from June 1st through November 30th (hurricane season) must arrange for storage of yard decorations, grills, or any objects which could become windblown "missiles" during a storm.

13. **Planting Guidelines**

Since the Association contracts with a commercial lawn service, Homeowners must follow certain planting and bedding guidelines:

PALM GROVE ASSOCIATION, INC.
ARCHITECTURAL CONTROL RULES

13. **Planting Guidelines – Cont'd**

a) Every yard planting including trees, bushes, flowers, etc. must have a minimum 6 inch weed free bed around them. They must be a minimum of 5 feet apart. This will aid the mowing contractor from damaging your plantings.

b) Residents whose yards border Sunshine Boulevard must keep any plantings or yard decorations a minimum of 5 feet from the fence. This will allow for the repair, power washing and painting of the fence.

c) Hedges are to be no higher than 5 feet.

14. **Maintenance**

Each Homeowner is responsible to maintain their yard and home in an attractive manner 12 months a year.

HOME IMPROVEMENTS

Improvements Allowed at Homeowners Expense

1. **Front Entry**

Front entry on Units 1, 2, and 3 may have concrete installed in the grassy area on both sides of the walkway, extending no further than the front wall on either side of the house.

2. **Screening**

Screen door and/or front entry screening of Units 1, 2, and 3 – white only. Screening allowed in front entry are (under roof) in Limited Model 3A – white only. Screening allowed in front entry area (under roof as originally built) of Alec Chase Model – white only. ***Full or partial screening of exterior garage door is allowed. If partial, the screening may cover no more than one-quarter ¼ of the garage door opening. Screening must be either white or black with white trim.***

3. **Gutters**

Gutters (white aluminum) may be installed with appropriate downspouts and drainage. Drainage from the gutters must not add water to an area that cannot handle extra water. If this happens, underground piping must be installed, at the owner's expense, to carry the water away.

REVISED **10-15-2013**

PALM GROVE ASSOCIATION, INC.
ARCHITECTURAL CONTROL RULES

4. **Enclosures**

Enclosure of screened patio, porch, or lanai on Units 1, 2, 3, and 3A. Material used must be either white aluminum or stucco the same color of the house with white window frames and trim.

5. **Flagpoles**

Flagpoles may be installed under the following guidelines:

a) Vertical pole may be placed within your property lines.
b) The vertical pole to be a maximum height of 20 feet.
c) Only the American Flag may be flown on a vertical pole and the maximum size of the flag is 3 feet by 5 feet.
d) All rules of the Flag Code (Public Law 94-344) must be followed in the handling, care and displaying of the flag.

Improvements Not Allowed

~~*1. Screening*~~

~~*Full opening screening may not be installed on the garage door opening. Screening may not cover more than one quarter (1/4) of the garage door opening.*~~

~~*2.*~~ **Air Conditioning Units**

Exterior Wall and/or Window Air Conditioning Units.

These Architectural Control Rules were approved by a majority of the Board of Directors on 10-15-13 and by a majority of the entire membership at a meeting held October 15, 2013.

Certified:

John Zila
John Zila
President

Bruce Olson
Bruce A Olson
Secretary

Palm Grove Community Expanded Color Palate, 2013

The range of exterior colors with which homes at Palm Grove may be painted is expanded to include the following colors:

Americana	452-4
Prairie Dust	413-4
Pony Tail	315-4
Lasso	421-4
Cocoa Bean	421-5
Copper Beach	327-6
Orange Essential	328-5
Silver Leaf	406-4
Toffee Crunch	216-4
Flagstone	518-4
Sonia Rose	213-3

The names and numbers listed refer to paints manufactured by Pittsburgh Paint. In our area, the paint can be purchased at Sunrise Paint on US Highway 1.

A display of the colors of the Extended Color Palate will be on display in the clubhouse lobby for residents' viewing. After the vote, color chips will be available at the office for residents' interested in choosing a house color.

ROSS EARLE & BONAN, P.A.
Attorneys At Law
Royal Palm Financial Center
Suite 101
789 South Federal Highway
Stuart, Florida 34994

Deborah L. Ross
David B. Earle†
Elizabeth P. Bonan
Jacob E. Ensor
John P. Carrigan
Katherine E. Woods

Of Counsel:
Thomas K. Gallagher
W. Martin Bonan

†Certified Civil Mediator

Mailing Address:
Post Office Box 2401
Stuart, Florida 34995
(772) 287-1745
Facsimile (772) 287-8045

Memo

To: Board of Directors
Palm Grove Association, Inc.

From: Elizabeth P. Bonan, Esq.

Subject: Certificate of Revised Architectural Control Rules

Date: November 25, 2013

Enclosed for your safekeeping is the original Certificate of Revised Architectural Control Rules for your Association that has been recorded in the St. Lucie County public records. We have retained a copy for our file.

Should you have any questions, please do not hesitate to call.

REVISED

3-31-03

PALM GROVE ASSOCIATION, INC.
ARCHITECTURAL CONTROL RULES

Effective as of Association Membership Approval

1. Painting

Repainting of homes requires the use of the original pastel colors. Color Charts are available in the Association Office. All trim and doors must remain white or the original color from builder.

2. Driveways

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3. Roofs

Roofs must remain the same color and same type of shingles as installed by the builder. Homeowners are responsible to keep their roofs free of mildew to maintain the aesthetic appearance of the community.

4. House Number

House number must be attached to the house and be large enough and of such design so as to be readable from the street.

5. Structural Changes

No structural changes to the house or yard are to be made without the approval of the Architectural Committee, unless specifically stated herein. Action Request Forms may be obtained from the Association Office.

6. Rear Patio Slab, etc.

Rear patio slab added to existing patio porch, or lanai. This additional slab cannot extend more than ten (10) feet into the backyard and cannot be wider than the existing patio, porch, or lanai (and not more than 160 square feet). Should the added slab be placed over any sprinkler mains or electrical lines, telephone lines, etc., the contractor will, at homeowner's expense, remove, cut, destroy any portion of the slab necessary to make

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P.O. Box 66
Stuart, FL 34995

JOANNE HOLMAN, CLERK OF THE CIRCUIT COURT - SAINT LUCIE COUN
File Number: 2298925 OR BOOK 1833 PAGE 2519
Recorded:10/31/03 15:49

REVISED **3-31-03**

PALM GROVE ASSOCIATION, INC.
ARCHITECTURAL CONTROL RULES

6. Rear Patio Slab, etc. – Con't.

repairs for these services. Additionally, no walls may be built on this slab, nor portable storage bins, sheds or boxes of any size or shape.

7. Planting/Plants

No planting or plant removal is allowed on the common grounds without the permission of the Architectural Control Committee and the Board of Directors.

8. Satellite Dishes and Antennas

Satellite dishes must be no larger than 39" in diameter. Homeowner must seek the approval of the Architectural Control Committee in finding the most practical but also the most inconspicuous location for the dish. Exterior antennas are not permitted.

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10. Personal Property

All garbage cans, trash containers, bicycles and other personal property, with the exception of patio furniture and grills, shall be stored in an area not visible from the street.

11. Signs

No sign of any type may be displayed in the yard. One "For Sale" sign not larger than 12 inches by 18 inches is permitted on the inside of one window of the house.

12. Hurricane

Homeowners absent for a 10 day or longer period during the period of time from June 1st through November 30th (hurricane season) must arrange for storage of yard decorations, grills, or any objects which could become windblown "missiles" during a storm.

13. Planting Guidelines

Since the Association contracts with a commercial lawn service, Homeowners must follow certain planting and bedding guidelines:

OR BOOK 1833 PAGE 2520

REVISED

3-31-03

PALM GROVE ASSOCIATION, INC.
ARCHITECTURAL CONTROL RULES

13. Planting Guidelines – Cont'd

a) Every yard planting including trees, bushes, flowers, etc. must have a minimum 6 inch weed free bed around them. They must be a minimum of 5 feet apart. This will aid the mowing contractor from damaging your plantings.

b) Residents whose yards border Sunshine Boulevard must keep any plantings or yard decorations a minimum of 5 feet from the fence. This will allow for the repair, power washing and painting of the fence.

c) Hedges are to be no higher than 5 feet.

14. Maintenance

Each Homeowner is responsible to maintain their yard and home in an attractive manner 12 months a year.

The Association will take whatever steps are necessary to enforce these rules in accordance with governing documents.

HOME IMPROVEMENTS

Improvements Allowed at Homeowners Expense

1. Front Entry

Front entry on Units 1, 2, and 3 may have concrete installed in the grassy area on both sides of the walkway, extending no further than the front wall on either side of the house.

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3. Gutters

Gutters (white aluminum) may be installed with appropriate downspouts and drainage. Drainage from the gutters must not add water to an area that cannot handle extra water. If this happens, underground piping must be installed, at the owner's expense, to carry the water away.

OR BOOK 1933 PAGE 2561

REVISED 3-31-03

PALM GROVE ASSOCIATION, INC.
ARCHITECTURAL CONTROL RULES

4. Enclosures

Enclosure of screened patio, porch, or lanai on Units 1, 2, 3, and 3A. Material used must be either white aluminum or stucco the same color of the house with white window frames and trim.

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Flagpoles may be installed under the following guidelines:

a) Vertical pole may be placed within your property lines.
b) The vertical pole to be a maximum height of 20 feet.
c) Only the American Flag may be flown on a vertical pole and the maximum size of the flag is 3 feet by 5 feet.
d) All rules of the Flag Code (Public Law 94-344) must be followed in the handling, care and displaying of the flag.

Improvements Not Allowed

1. Screening

Full opening screening may not be installed on the garage door opening. Screening may not cover more than one-quarter (1/4) of the garage door opening.

2. Air Conditioning Units

Exterior Wall and/or Window Air Conditioning Units.

In the case of any discussion on the issue of aesthetics, the decision of the Board will be Final.

OR BOOK 1833 PAGE 2522

REVISED

3-31-03

These Architectural Control Rules were approved by a majority of the Board of Directors on March 31, 2003 and by a majority of the entire membership at a meeting held on April 22, 2003.

Witnesses:

Printed Name #1: Nancy T. Hodde

Printed Name #2: Kelly M. Dunn

Printed Name #1: Nancy T. Hodde

Printed Name #2: Kelly M. Dunn

Palm Grove Association, Inc.

By: _____
Paul Bongo, President

By: _____
Joan Beck, Secretary

CORPORATE SEAL:

PALM GROVE ASSOCIATION, INC. - 1962 - CORP.

STATE OF FLORIDA
COUNTY OF Martin

The foregoing instrument was acknowledged before me on 10/29, 2003, by Paul Bongo as President of Palm Grove Association, Inc., [ ] who is personally known to notary **or** [ ] who has produced identification [Type of Identification: _____].

Notarial Seal

Notary Public
Printed Name: Nancy T. Hodde

STATE OF FLORIDA
COUNTY OF Martin

Nancy T. Hodde
MY COMMISSION # DD210788 EXPIRES
July 8, 2007
BONDED THRU TROY FAIN INSURANCE, INC

The foregoing instrument was acknowledged before me on 10/29, 2003, by Joan Beck as Secretary of Palm Grove Association, Inc., [ ] who is personally known to notary **or** [ ] who has produced identification [Type of Identification: _____].

Notarial Seal

Notary Public
Printed Name: Nancy T. Hodde

RECORD & RETURN TO:
Cornett, Googe & Associates, P.A.
P.O. Box 66
Stuart, FL 34995

Nancy T. Hodde
MY COMMISSION # DD210788 EXPIRES
July 8, 2007
BONDED THRU TROY FAIN INSURANCE, INC.

OR BOOK 1833 PAGE 2523

REVISED

3-31-03

PALM GROVE ASSOCIATION, INC.
RULES AND REGULATIONS

COMMUNITY ROADS:

As this is a 55+ Community, safety on our community roads requires extra care and caution.

1. Unit owners and visitors must observe posted speed limits.
2. Unit owners and visitors must stop at stop signs.
3. Residents and guests operating golf carts on our roadways do so at their own risk and liability.
4. Walkers must always walk on the side of the road facing oncoming traffic.
5. Bicycle riders must ride on the side of the road in the same direction as the flow of traffic.
6. Only registered Motorcycles and any other two wheeled vehicles owned by residents are permitted on Community roads
7. After dusk, caution dictates the use of light colored clothing for walkers, and headlights and rear lights on bicycles and Golf Carts.
8. Do not place yard clippings or household trash for collection on the roadway.

VEHICLE REGISTRATION/IDENTIFICATION:

1. Each unit owner will be issued windshield identification stickers for each vehicle registered to that unit's owner. The Association office will issue these stickers when the unit produces a valid driver's license and a vehicle registration for each of the vehicles. The license and registrations will be photocopied and those copies filed in the Association records.
2. Term, dated for length of stay, visitor passes will be issued at the Association Office.

VEHICLE PARKING:

Parking of motor vehicles shall be on paved areas only. With the exception of temporary parking of trucks or similar commercial vehicles while performing work or repairs in the subdivision, only private passenger vehicles. (Cars, Passenger Vans and Sports Utility Vehicles) may be parked outside in the driveway or designated parking areas. Other

JOANNE HOLMAN, CLERK OF THE CIRCUIT COURT - SAINT LUCIE CO
File Number: 2298926 OR BOOK 1833 PAGE 2524
Recorded:10/31/03 15:49

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P.O. Box 66

REVISED **3-31-03**

PALM GROVE ASSOCIATION, INC.
RULES AND REGULATIONS

VEHICLE PARKING – Con't:

types of vehicles must be parked in the garage with the door closed. Repairs of motor vehicles shall only be performed in the garage.

1. The streets are not "designated parking areas". There are no unpaved "designated parking areas". Vehicles are not to be parked on any grass areas.

2. Recognizing the need for convenient parking while attending social gatherings at private residences, temporary (not overnight) street parking is permitted occasionally for "private passenger vehicles" when driveway space is not available.

3. The following vehicles are not "Private Passenger Vehicles" and are not to be parked in driveways or streets except for short periods of loading or unloading.

   A. Pickup trucks, with or without covering or enclosures of the open bed. If a vehicle can be converted to an open bed, it cannot be approved.

   B. Motor Homes, Camper Vehicles and Trailers of any type.

   C. Vehicles with signs indicating a business or governmental activity, excluding law enforcement vehicles.

4. Vehicles other than "Private Passenger Vehicles" may be parked overnight outside at the West End of the Clubhouse Parking Lot adjacent to the shuffleboard courts.

5. The Clubhouse Parking Lot is for Short Term Parking Only. "Long Term" parking of any vehicle is prohibited. "Long Term" parking of a unit owner or visitor vehicle is considered as parking in excess of twenty-four (24) hours. Repeated overnight parking by residents on a continuing basis is also prohibited. Exceptions to this rule may apply to resident's guests parking. Submit an Action Request form stating the length of time of the request. Unit owner's guests should use the west end parking spaces facing the shuffleboard courts.

6. No vehicle shall be parked outside on blocks or similar devices.

7. No vehicle may be parked outside with a canvas or portable covering. If you have any questions concerning parking situations, complete an "Action Request Form" in the Association Office.

OR BOOK 1833 PAGE 2525

REVISED **3-31-03**

PALM GROVE ASSOCIATION, INC.
RULES AND REGULATIONS

RECREATIONAL FACILITIES:

PERMITTED USE OF FACILITIES:

	RESIDENTS Includes Owners And Renters	GUESTS 18 AND OVER	GUESTS UNDER 18
Clubhouse	YES	YES	NO
Swimming Pool	YES	YES	7 AM – 2 PM
Tennis Court	YES	YES	NO
Shuffleboard	YES	YES	NO
Horseshoe Pits	YES	YES	NO
Bocce Courts	YES	YES	NO

POOL:

POOL HOURS: 7:00 AM to Dusk POOL CAPACITY – Limit 50

GUESTS UNDER 18 YEARS OF AGE

A. Must leave fenced pool area by 2:00 PM.

B. No children under 2 years of age are allowed in pool.

C. All children to be accompanied by a supervising resident when using the restrooms and in the pool fenced area.

D. No running or jumping in the fenced pool area.

ALL RESIDENTS AND GUESTS

E. No jumping or diving into the pool.

F. All unaccompanied guests must have their resident host's ID Badge.

G. Shower before entering pool.

H. No food or drink within four (4) feet of pool.

I. No glass within the fenced pool area.

OR BOOK 1833 PAGE 2526

REVISED **3-31-03**

PALM GROVE ASSOCIATION, INC.
RULES AND REGULATIONS

POOL – ALL RESIDENTS AND GUESTS – Con't.

J. No furniture within four (4) feet of pool.

K. No footwear or any articles which present a safety hazard within four (4) feet of the pool.

L. No animals within the fenced pool area.

(*Note* - H, I, J, K, L – Florida Law)

Unit owners are invited to use all recreational facilities with reasonable caution. Your own physical condition and level of skill may suggest prudence in your use or lack of use of a particular facility.

While using the recreational facilities, all unaccompanied guests must have their resident host's ID Badge. All rules posted in recreation areas must be adhered to and observed.

The Palm Grove Community Clubs – Social Club, Italian American Club, Women's Club and the Neighborhood Crime Watch, may reserve the Clubhouse with no deposit required. Individual unit owners and groups of owners are required to deposit one hundred dollars ($100.00) with the Association. This deposit will be returned in full when it has been determined the Clubhouse is in the same condition as when reserved. Any claim against the deposit shall be so stated in writing.

IRRIGATION:

Lawn irrigation systems use non-potable water from the lakes within the subdivision and the Association owns the distribution mains, pumping stations, electric valves and main and satellite time clocks. To maximize efficiency and conservation, the sprinkler heads may cover more than one lot. Each owner shall not do anything to change the sprinkler coverage as originally designed and installed. Any changes or alterations to the configuration, as of April 22, 2003, of the Irrigation System are at the expense of the homeowner. Written approval of the Sprinkler Committee is required for changes to be made to the Irrigation System.

1. Water use may be restricted and regulated by the Association or governmental and regulatory authorities. All unit owners must abide by these restrictions and regulations.

OR BOOK 1833 PAGE 2527

REVISED 3-31-03

PALM GROVE ASSOCIATION, INC.
RULES AND REGULATIONS

IRRIGATION – Con't:

2. The Association will maintain the complete sprinkler system, including the lines and sprinkler heads on individual lots. The unit owners must keep the sprinkler heads free of grass and weeds for satisfactory operation.

3. Watering of grass, shrubs, flower beds, etc., with potable water may only be done with a hand operated hose nozzle or a hand watering device. No open ended hoses, water seeping hoses, or lawn sprinklers of any type are allowed.

4. For special circumstances involving driveway painting or new lawn sodding, please contact the Sprinkler Committee through the use of an Action Request Form.

PET RESTRICTIONS:

1. The owner or resident of a Living Unit may have one cat and/or one dog (no more than 35 pounds) per Living Unit provided the pet is kept and walked in a manner as to not be a nuisance to any neighbor.

2. County Animal Control Law requires all pets to be leashed on a maximum six (6) foot leash.

3. There are no designated "pet walk areas" in our Community. Pets are to be walked only in the owner's yard or on Community streets. If walked on streets, owner must keep pet off other residents' yards and carry necessary equipment to pick up pet feces from street.

ASSOCIATION CONTRACTORS:

Unit Owners with complaints or suggestions for work done or being done by workers under contract to the Association must complete as Action Request Form concerning said complaints or suggestions. Unit Owners are not to deal directly with the workers.

NOISE ABATEMENT:

1. TV's, radios, stereos, etc., must be played at a moderate level.

2. Vehicles of unit owners and their guests to be mechanically maintained so as not to produce excessive noise while operating on Community roads.

3. Use of power tools out of doors prior to 8:00 AM and after sundown is prohibited.

OR BOOK 1833 PAGE 2529

REVISED **3-31-03**

PALM GROVE ASSOCIATION, INC.
RULES AND REGULATIONS

EXCLUSIVELY OLDER PERSONS COMMUNITY:

Palm Grove has been designated as a 55+ Community. Each home must be occupied by at least one person 55 years of age or older in order to qualify for residency in the Community. Further, any permanent resident must have obtained the age of 35 prior to residency in the Community. The Association reserves the right to allow a severely handicapped person who has not attained the age of 35 to reside with his/her parent(s). Visiting children (minors) are restricted from living in the Community for more than thirty (30) cumulative days per year.

SALE OR LEASING OF RESIDENCE:

To maintain our 55 + status and to make sure new unit owners understand the Rules and Regulations governing this Community, the homeowner must do the following when a prospect wishes to lease or buy their home.

1. Notify the Association Office at 5951 Travelers Way, (772) 461-6381. The Administrative Assistant will arrange a date and time convenient for a prospective lessee or buyer to meet with the Palm Grove Orientation Committee.

2. At that meeting the Orientation Committee will ask the prospect(s) for proof of age, driver's license, etc. They will review the Association Rules and Regulations, and Architectural Control Rules, and ask the prospect(s) to sign a form saying they agree to abide by them.

3. No lease of a Living Unit shall be less than four (4) months in duration, or longer than one (1) year. No owner is permitted to lease the Living Unit more that two (2) times in one (1) calendar year. All lessees must adhere to the governing documents of The Palm Grove Association and The Grove Community Association.

4. The unit owner is responsible to turn over all Association Documents to the buyer prior to closing.

Copies of the Association Documents may be purchased at the Association Office for a fee. When dealing with a Real Estate Agent, unit owners must advise him/her of the fact that Association Documents are available.

The Association will take whatever steps are necessary to enforce these rules.

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REVISED

3-31-03

These Rules and Regulations Revised 3-31-03 were approved by a majority of the Board of Directors on March 31, 2003 and by a majority of the entire membership at a meeting held on April 22, 2003.

Witnesses:

Printed Name #1: Nancy T. Hodde

Printed Name #2: Kelly M. Dunn

Printed Name #1: Nancy T. Hodde

Printed Name #2: Kelly M. Dunn

Palm Grove Association, Inc.

By: _____
Paul Bongo, President

By: _____
Joan Beck, Secretary

CORPORATE SEAL:

STATE OF FLORIDA
COUNTY OF Martin

The foregoing instrument was acknowledged before me on 12/27, 2003, by Paul Bongo as President of Palm Grove Association, Inc., [✓] who is personally known to notary or [ ] who has produced identification [Type of Identification: _____].

Notarial Seal

_____
Notary Public
Printed Name: Nancy T. Hodde

STATE OF FLORIDA
COUNTY OF Martin

Nancy T. Hodde
MY COMMISSION # DD210788 EXPIRES
July 8, 2007
BONDED THRU TROY FAIN INSURANCE, INC.

The foregoing instrument was acknowledged before me on 12/27, 2003, by Joan Beck as Secretary of Palm Grove Association, Inc., [✓] who is personally known to notary or [ ] who has produced identification [Type of Identification: _____].

Notarial Seal

_____
Notary Public
Printed Name: Nancy T. Hodde

RECORD & RETURN TO:
Cornett, Googe & Associates, P.A.
P.O. Box 66
Stuart, FL 34995

Nancy T. Hodde
MY COMMISSION # DD210788 EXPIRES
July 8, 2007
BONDED THRU TROY FAIN INSURANCE, INC.

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